

## PATENT ABSTRACTS OF JAPAN

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(54) EFFICIENT DESIGNING METHOD FOR MORTALITY INSURANCE, EFFICIENT DESIGNING METHOD FOR INDIVIDUAL PENSION, EFFICIENT SIMULTANEOUS DESIGNING METHOD FOR MORTALITY INSURANCE AND INDIVIDUAL PENSION, AND COMPUTER-READABLE STORAGE MEDIUM STORING PROGRAM INCLUDING INSTRUCTION MAKING COMPUTER EXECUTE THOSE PROCESSES

(57)Abstract:

**PROBLEM TO BE SOLVED:** To efficiently allocate life insurance and/or individual pension by adopting a two-stage linear

programming method as calculating method for arithmetic processing without depending on a designing method by patterns.

**SOLUTION:** When insurance is designed by combining two kinds of mortality insurance which are lifelong insurance and bereaved

family's pension payment type fixed-term insurance for a necessary guarantee amount representing economical danger in case of

individual's death as money, trial time-series calculation for a necessary premium is performed under specific restriction

conditions. The trail calculation result is stored as time-series data and respective data on the coefficients prescribed in the specific

restriction conditions are extracted from a previously stored life insurance article constitution file 6 according to the sex and age of

an individual to be insured and expanded into the restriction condition expressions; and arithmetic processing which meets the

restriction conditions and minimizes a target function is performed.

